

UNITED STATES BANKRUPTCY COURT
DISTRICT OF TENNESSEE
GREENEVILLE DIVISION

In re: LARRY MACK CONWAY	§	Case No. 14-51476-MPP
KATHY SUE CONWAY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Gwendolyn M. Kerney, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/29/2014.
- 2) The plan was confirmed on 10/24/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/20/2017.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,687.96.
- 10) Amount of unsecured claims discharged without full payment: \$6,108.70.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 124,054.00	
Less amount refunded to debtor(s)	\$ 6,529.95	
NET RECEIPTS		\$ 117,524.05

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,334.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 5,327.41	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,661.41
Attorney fees paid and disclosed by debtor(s):	\$ 666.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
D. Stephen Duncan	Lgl	3,000.00	3,000.00	3,000.00	2,334.00	0.00
CLERK OF THE COURT - GRN	Adm	310.00	310.00	310.00	0.00	0.00
APPALACHIAN LENDING	Sec	2,100.00	NA	NA	0.00	0.00
BRANCH BANKING & TRUST	Con	32,077.87	31,248.31	31,248.31	19,783.44	0.00
CAVALRY SPV I, LLC ASSIGNEE	Sec	900.00	900.00	900.00	900.00	35.23
CAVALRY SPV I, LLC ASSIGNEE	Uns	155.00	180.94	180.94	180.94	0.00
COVINGTON CREDIT #TN0007	Uns	700.00	645.47	645.47	645.47	0.00
Credit Central Inc	Uns	800.00	1,028.18	1,028.18	1,028.18	0.00
Greater Eastern Credit Union	Sec	10,296.39	9,481.80	9,481.80	9,481.80	534.31
ONEMAIN FINANCIAL, INC.	Sec	2,500.00	2,500.00	2,500.00	2,500.00	160.88
ONEMAIN FINANCIAL, INC.	Uns	6,432.22	5,414.03	5,414.03	5,414.03	0.00
REPUBLIC FINANCE, LLC	Uns	2,000.00	2,076.91	2,076.91	2,076.91	0.00
SPRINGCASTLE CREDIT FUNDING	Con	25,740.64	32,393.53	32,393.53	16,057.65	0.00
SUN LOAN	Uns	1,150.00	1,150.00	1,150.00	1,150.00	0.00
WORLD FINANCE CORP	Uns	2,000.00	1,806.86	1,806.86	1,806.86	0.00
APPALACHIAN EMERGENCY	Uns	446.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Uns	526.00	486.36	486.36	486.36	0.00
CAPITAL ONE BANK USA NA BY	Uns	166.65	184.68	184.68	184.68	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
THE CASH CO-NORTHSIDE	Uns	1,791.00	2,016.88	2,016.88	2,016.88	0.00
CHASE	Uns	728.39	NA	NA	0.00	0.00
CHASE	Uns	1,740.56	NA	NA	0.00	0.00
CITIBANK, N.A.	Uns	4,125.00	2,173.66	2,173.66	2,173.66	0.00
Portfolio Rec. Assoc. succ. in int.	Uns	140.00	140.16	140.16	140.16	0.00
DISCOVER BANK	Uns	3,900.00	3,900.13	3,900.13	3,900.13	0.00
EXHANGE CREDIT PROGRAM	Uns	361.51	NA	NA	0.00	0.00
FIRST ASSIST JONESBOROUGH	Uns	50.00	35.00	35.00	35.00	0.00
FRANKLIN WOODS COMMUNITY	Uns	70.00	125.00	125.00	125.00	0.00
FRANKLIN WOODS COMMUNITY	Uns	125.00	NA	NA	0.00	0.00
PORTFOLIO REC. ASSOC. SUCC INT.	Uns	1,463.09	1,500.09	1,500.09	1,500.09	0.00
PORTFOLIO REC. ASSOC. LLC SUCC.	Uns	5,790.53	5,782.05	5,782.05	5,782.05	0.00
PORTFOLIO REC. ASSOC. SUCC INT.	Uns	548.60	536.06	536.06	536.06	0.00
PORTFOLIO REC. ASSOC. LLC SUCC.	Uns	2,034.01	1,901.74	1,901.74	1,901.74	0.00
PORTFOLIO REC. ASSOC. LLC SUCC.	Uns	374.11	356.49	356.49	356.49	0.00
PORTFOLIO REC. ASSOC. LLC SUCC	Uns	6,522.14	6,687.16	6,687.16	6,687.16	0.00
Greater Eastern Credit Union	Uns	943.66	918.63	918.63	918.63	0.00
Portfolio Rec. Assoc. succ int Citibank	Uns	1,429.93	1,513.03	1,513.03	1,513.03	0.00
HOME DEPOT CREDIT SERVICES	Uns	2,173.66	NA	NA	0.00	0.00
JOHNSON CITY MEDICAL CENTER	Uns	20.00	20.00	20.00	20.00	0.00
JOHNSON CITY MEDICAL CENTER	Uns	130.00	NA	NA	0.00	0.00
LIFESCAN TENNESSEE	Uns	172.57	NA	NA	0.00	0.00
Regional Management Corporation dba	Uns	1,100.00	1,225.29	1,225.29	1,225.29	0.00
Portfolio Rec. Assoc. succ int. Citibank	Uns	196.36	235.17	235.17	235.17	0.00
SECURITY FINANCE DBA SFCT	Uns	710.00	686.00	686.00	686.00	0.00
UNION PLUS CREDIT CARD	Uns	231.01	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL NAT'L	Sec	7,147.00	7,122.73	7,122.73	7,122.73	0.00
WELLS FARGO FINANCIAL NAT'L	Uns	0.00	25.00	25.00	25.00	0.00
HEIGHTS FINANCE CORPORATION	Sec	5,991.00	4,676.88	4,676.88	4,676.88	1,088.96
SPRINGCASTLE CREDIT FUNDING	Sec	0.00	73.44	73.44	73.44	0.00
ARMY & AIR FORCE EXCHANGE	Uns	0.00	307.13	307.13	307.13	0.00
ECAST SETTLEMENT	Uns	0.00	4,125.56	4,125.56	4,125.56	0.00
CAVALRY SPV I, LLC ASSIGN OF	Uns	0.00	263.66	263.66	263.66	0.00
Suspended Claim	Sec	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 41,875.33	\$ 25,539.45	\$ 534.31
Mortgage Arrearage	\$ 73.44	\$ 73.44	\$ 0.00
Debt Secured by Vehicle	\$ 33,748.31	\$ 22,283.44	\$ 160.88
All Other Secured	\$ 12,699.61	\$ 12,699.61	\$ 1,124.19
TOTAL SECURED:	\$ 88,396.69	\$ 60,595.94	\$ 1,819.38
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 47,447.32	\$ 47,447.32	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,661.41	
Disbursements to Creditors	\$ 109,862.64	
TOTAL DISBURSEMENTS:		\$ 117,524.05

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/17/2017

By: /s/ Gwendolyn M. Kerney
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.